

Individual Health Plans - Silver Monthly Premiums 2014

Silver Plan Comparison	Age	MCHO	Anthem NonTobacco	Anthem Tobacco
Area 1 HMO	30	\$251.83	\$271.25	\$352.63
Cumberland	40	\$283.56	\$305.43	\$397.06
Sagadahoc	50	\$396.28	\$426.84	\$554.89
York	60	\$602.18	\$648.62	\$843.21
Area 2 HMO	30	\$273.06	\$326.38	\$424.29
Knox, Oxford	40	\$307.46	\$367.50	\$477.75
Kennebec	50	\$429.67	\$513.58	\$667.65
Lincoln	60	\$652.93	\$780.44	\$1,014.57
Area 3* HMO	30	\$288.62	\$332.57	\$432.34
Androscoggin	40	\$324.98	\$374.47	\$486.81
Franklin	50	\$454.16	\$523.32	\$680.32
Waldo	60	\$690.14	\$795.23	\$1,033.80
Area 3* POS	30	\$288.62	\$367.99	\$478.39
Penobscot	40	\$324.98	\$414.35	\$538.66
Piscataquis	50	\$454.16	\$579.06	\$752.78
Somerset	60	\$690.14	\$879.93	\$1,143.91
Area 4 POS	30	\$338.89	\$400.18	\$520.23
Hancock	40	\$375.96	\$450.60	\$585.78
Aroostook	50	\$525.40	\$629.71	\$818.62
Washington	60	\$798.40	\$956.90	\$1,243.97

Plan Benefits	MCHO PPO-0140001	Anthem HMO-710007	Anthem POS - 720007
Deductible	\$2,350	\$3,000	\$2,500
OOP	\$6,350	\$4,500	\$6,000
Coinsurance	50%	5%	10%
ER Co-pay	\$500	\$200+Ded/Co	\$200 + Ded/Co
Office Visit	\$20	\$40 for the first 2 visits, then ded/coins applies to additional visits	\$40 for the first 2 visits, then ded/coins applies to additional visits
Outpatient	\$20	Ded/Co	
Sp Office visit	\$50	Ded/Co	
Urgent Care	\$50	\$50+ Ded/Co	\$50+ Ded/Co
Hearing/Physical	\$50	Ded/Co	
Rx Tier 1	\$15	\$15	
Rx Tier 2	Ded/ 30%Co	\$40	
Rx Tier 3	Ded/ 30%Co	Ded/Co	
Rx Tier 4	Ded/Co		
Pediatric Dental	No	No	No

*Area 3 for Anthem only split for HMO and POS offerings

HMO-Androscoggin, Waldo, Franklin

POS-Penobscot, Somerset, Piscataquis